

# MOBILE INSURANCE



## Insurance & Management

**Kurt D. Kelley, JD**  
**President**



**Here's a little bit about...**

**MEE!**



# I am...

An  
Attorney

A Small  
Business  
Owner

An  
Insurance  
Agent



**This  
is me  
in a  
Tux**

**007**



# Feel Free to Ask Insightful Questions at



"Well,  
did you  
win?"

# Misdirected Question



# CHARLESTON SC



WATERFRONT

COOPER

DRUM ISLAND

WANDO

PATRIOTS POINT

MT PLEASANT

SWENY CREEK

CHARLESTON HARBOR

SULLIVANS

ISLE OF PALMS

JAMES FLEMING ISLAND

FOUNTAIN

MORRIS

FOLLY

SHILHAMING



**Rich  
History**



**Exciting  
Future**





# Gorgeous Golf Courses

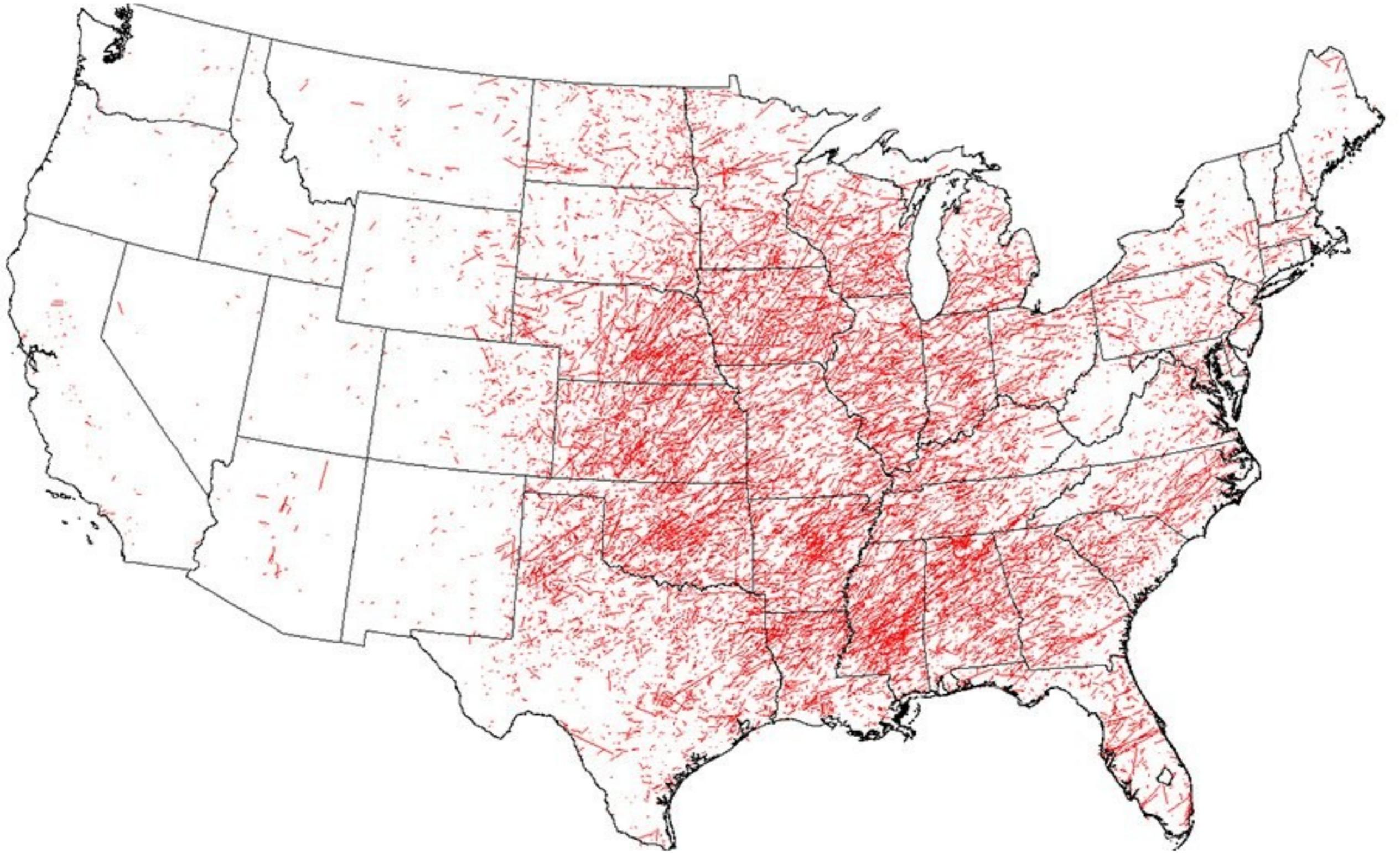
# Beautiful Beaches!



**PART 1**

**OWNING A  
COMMUNITY IS A  
MANAGEABLE RISK**





**Tornados Are Actually Quite Rare**



**Tornados are actually quite rare.**



**Tornados don't target mobile home parks disproportionately.**



**Park tenants are usually better...**



**than apartment tenants.**

# Use Proper Ownership Entities

Partnership  
Non-Profit  
Corporation

S Corp

Proprietorship  
Sole

LLC

C Corp  
Corporation



**LLC's - Ltd. Partnerships - Corporations**  
**Not individual ownership**

**PART 2**

**LOWER RISK  
PROPERTIES  
&  
HIGHER RISK  
PROPERTIES**



# LOWER RISK COMMUNITIES



Site Rental

Good  
Drainage

No Deferred  
Maintenance

City Water

Solid Roads &  
Sidewalks

# LOWER RISK COMMUNITIES



Playgrounds in  
Good Repair

Newer Rental  
Homes

No Flood  
Zones

No Coastal  
Locations

# LOWER RISK COMMUNITIES



**Not in Tornado Alley!**

# HIGHER RISK COMMUNITIES



Park Owned  
Home Rentals

Low  
Occupancy

Bad Steps

Non-  
Compliant  
with Rental  
Home  
checklist

# HIGHER RISK COMMUNITIES



Deferred  
Maintenance

High Home  
Sales Volume

Pre 1976  
Homes

Loose  
Management

Pot Holes &  
Broken  
Sidewalks

**PART 3**

**BEST  
PRACTICES  
RECOMMENDATIONS**



**GREAT MANAGEMENT RECOMMENDATIONS!**



**An Offer You  
Can't Refuse**



**Consistently & Clearly Enforce Park Rules**



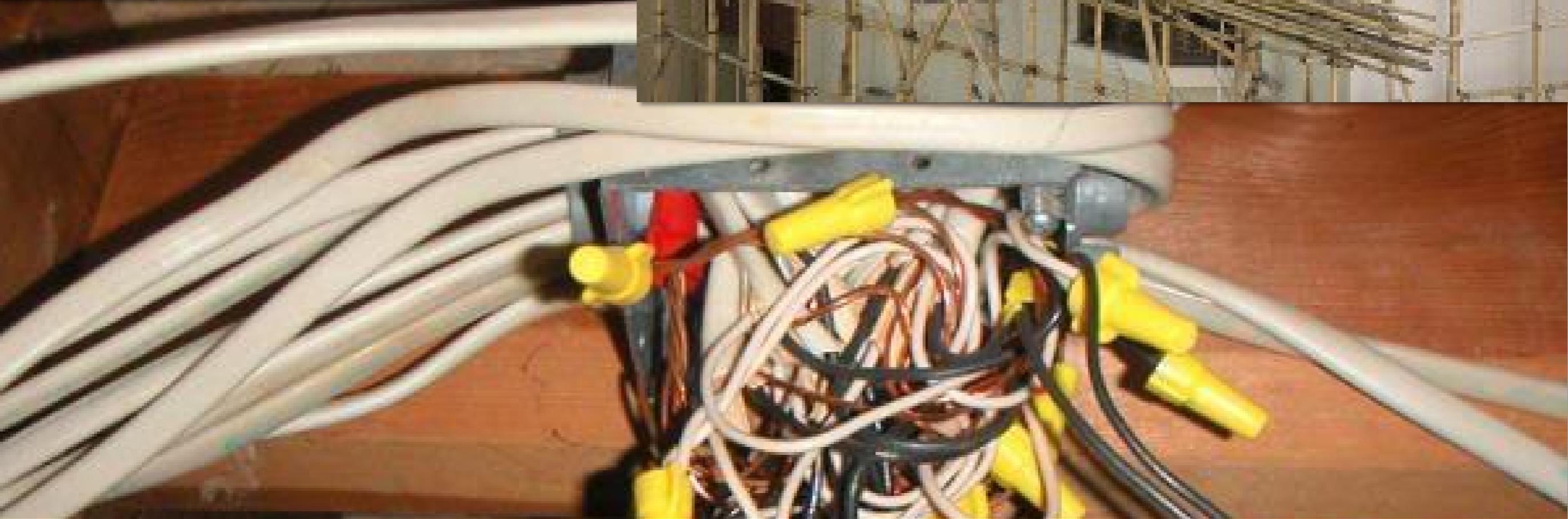
**Good Housekeeping**



**Walk Park Regularly**



**Properly Screen Tenants**



**Properly Select & Pay Contractors**



**Designated Employees Drive Only**



**Rental Home Checklist Usage**



# ELECTRIC GUARD DOG

**Physical & Electronic Theft Protection**



**Complaint & Repair Logs**



**Manager Trained on Fair Housing Standards**

# DOG AND ANIMAL MANAGEMENT A MUST



No Aggressive  
Breeds  
< 35 lbs

One Bite and  
You're Out Rule

No Tied-Up  
Unattended  
Dogs

# FOR SERVICE DOGS & EMOTIONAL SUPPORT ANIMALS

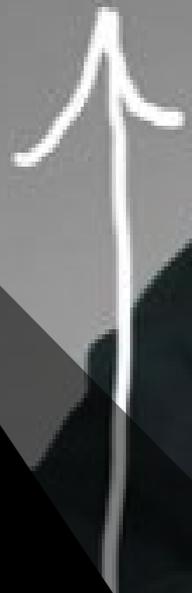


FORGET  
EVERYTHING IN  
PREVIOUS SLIDE

Except The One-  
bite Rule

No  
Deposits

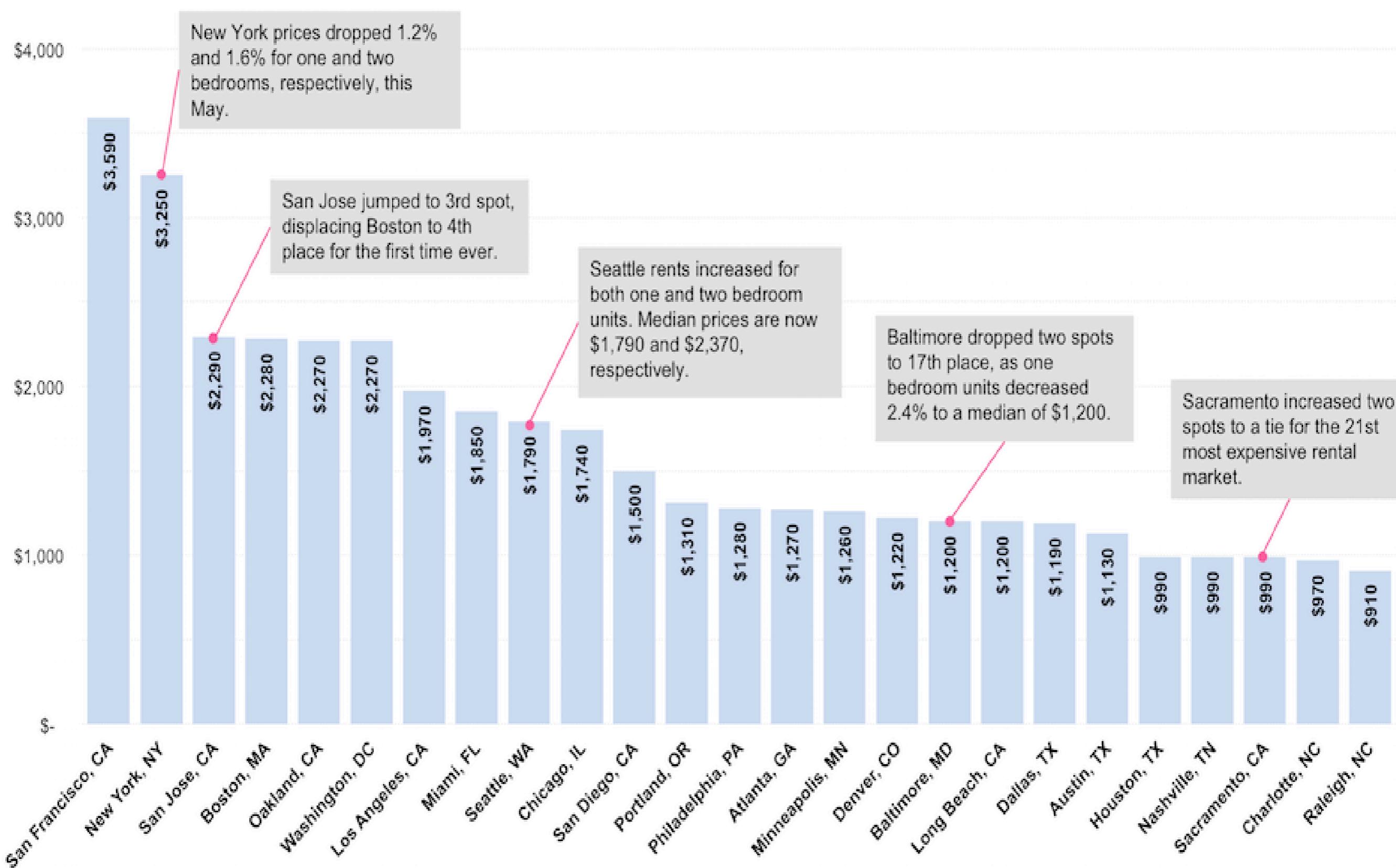
No  
Pet Fees



**PART 4**

**EXPECTED  
INSURANCE COSTS**





**Rates Vary by Park Type & Geography – A LOT**

# WORST LIABILITY AREAS



Cook County,  
IL

Metro  
California

Texas Border  
Counties

South Florida

Metro New  
York

# WORST PROPERTY INSURANCE AREAS



Gulf  
&  
Southern  
Atlantic  
Coasts

Special  
Flood zone  
Hazard  
Areas

# WORST PROPERTY INSURANCE AREAS



North  
Texas  
to  
Southern  
Kansas

aka  
OKLAHOMA

# INSURANCE COST - Averages



\$25-Site

\$70-Park  
Owned Home

.006 x Site  
Built  
Structure  
Valuations

.010 x Mfg.  
Home  
Valuations

# INSURANCE COST - Averages



.003 x Annual  
Gross Income x  
1.5

\$600  
Swimming Pool

\$250  
Playground

\$750 addl.  
\$1m Umbrella

# WORKERS COMPENSATION



.015  
of  
Manager  
Payroll

.050  
of  
Maintenance  
Payroll

# TENANT RELATIONS



**Always**

**Be  
Courteous  
and  
Respectful**



**You'll  
Need  
To  
be  
Clear and  
Direct**



and REMEMBER



They're  
not  
always  
on the  
same  
wave  
length  
as  
you

GO MAKE A PAYMENT

MOBILE INSURANCE

SEARCH

GO

Trusted Choice®

Home Insurance Products Forms Loss Control Videos About Us Contact Us



We don't just offer mobile home insurance, check out our other services below:



Mobile Home Dealers



Mobile Home Parks



Mobile Home Owners



Rental & Investment

Important Forms

- Sub-contractor Performance Agreement
Transporter Installer Agreement

More downloads in the Forms section »

Talk to the Professionals at Mobile Insurance!

Preserve the investment you've made in your mobile home or commercial manufactured home business with the specialized experience of Mobile Insurance.

As the nation's leader in property and liability insurance for the mobile home industry, Mobile Insurance understands all the risks mobile home park owners, retailers and mobile home owners face.

Mobile Insurance also provides specialty insurance products for the apartment complexes and renter's insurance.

Should your property fall victim to the whims of Mother Nature or become damaged due to someone's negligence, you'll have the peace of mind to know everything will be restored with an insurance policy from Mobile Insurance.

Important Forms

All States

- Anti-Harassment Policy
Arbitration Agreement - Generic
Arbitration Agreement for Non-Texas Retailers
Buyers Guide (Warranty) for MH Consumers
Driver Checklist pre departure MH
Exercise Room and Equipment Waiver and Indemnification Form
FEMA - Formaldehyde in MH's Notice to Consumers
Financial Statement (Personal)
Financial Statement (Business)
Formaldehyde Exposure in Homes Notice
Home Buyer Preclosing Important information to Remember
Home Buyer Responsibility Checklist
Hurricane Preparation
Internet, Email, and Computer Usage Policy
Policy Regarding Use Of Social Media By Employees
Performance Agreement for Contractors and Contract Labor
Legal Release of All Claims
Performance Agreement for Subcontractors (All States)
Performance Agreement for Rental Home Contractors
Rental Home Move In Checklist
S.A.F.E. Act Compliance Recs
Service Animals ADA Requirements
Service Dog Letter from Tenant to Management
Service or Emotional Support Animal Letter Form from Tenant
Smoke Detector Acknowledgement
Ten Commandments Of Keeping Your Job
Temporary Step Notice Form
Tornado Preparation
Transporter Installer Contract
Transport Delivery Checklist
Trampoline Notice and Waivers
Wheels and Axles Notice to Home Buyers
Department of Labor New OT rules Summary by MHI
Fair Housing Sample Policies and Forms by MHI

All Other State Forms

Retailer Forms Package

LA Forms

- Louisiana HUD Installation Disclosure Notice
Site Preparation Notice LA
Louisiana Manufactured and Modular Home Warranty Act and Acknowledgement (Effective 8/1/12)
Retailer Forms Package
State Standard Transportation & Installation Contract - Required for Louisiana

OK Forms

- Consolidated Oklahoma State Set Up Inspection Form
Installation Inspection Form
Retailer Forms Package
Used Motor Vehicle & Parts Commission

Texas Forms

- Agreement and Bill of Sale - Purchase of Used Home for Business Use
Arbitration Agreement for Texas Retailers
Business Use Only Manufactured Home Sales Form, Texas
Informed Decision Form
Installation Checklist
Landlord and Tenant Guide for Texas Park Owners
Retailer Forms Package - TX
Site Preparation Notice
Selling, Transferring into Inventory, Taxing and Tiling Process of a Used Manufactured Home Form
TDHCA Consent to Install Improperly Prepared Site
TDHCA Site Prep Notice
TDHCA Used Home Habitability Warranty & Disclosure
Tiling Information for Manufactured Homes
TX Workers Comp - Agreement to Provide WC for Sub-contractor and its Employees DWC81
TX Workers Comp - Agreement to Make Subcontractors Independent TWCC85
TX Workers Comp - Employer Notice of No Coverage or Termination of Coverage DWC005
Warranty and Disclosure For A Used Manufactured Home
Workers Comp Notice to Texas - No Coverage

Texas Worker's Compensation

- Texas Workers Compensation Notice of No Coverage to Individual Employee
Texas Workers Compensation Notice of No Coverage for Whole Workplace
Texas Workers Compensation Notice of Coverage to Individual New Employee
Texas Workers Compensation Notice of Coverage for Whole Workplace

*That's all Folks!*

